



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-2(c)  
Law Office of Ronald E. Norman, LLC  
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Order Filed on December 8, 2016  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:

Case No.: 16-20794

Clifton Enoch, III and Crystal Enoch

Judge: ABA

**ORDER AUTHORIZING DEBTOR TO ENTER INTO LOAN MODIFICATION  
WITH MIDLAND MORTGAGE**

The relief set forth on the following pages, numbered two (2) through TWO (2) is

hereby **ORDERED**

**DATED: December 8, 2016**



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Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

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DEBTOR: CLIFTON ENOCH, III AND CRYSTAL ENOCH

CASE NO. 16-20794/ABA

**Caption of Order: ORDER AUTHORIZING DEBTOR TO ENTER INTO  
LOAN MODIFICATION WITH MIDLAND MORTGAGE**

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Upon the motion of Ronald E. Norman, Esquire, attorney for Clifton and Crystal Enoch, for permission to enter into a loan modification with mortgage company, **MIDLAND MORTGAGE**, hereinafter set forth, and for good cause shown, it is

**ORDERED** that the Debtors are hereby authorized to enter into a loan modification with her mortgage company, **MIDLAND MORTGAGE**; and

**IT IS FURTHER ORDERED**; that:

Debtor shall file a Modified Plan and Amended Schedule J within twenty (20) days of this Order; and

**IT IS FURTHER ORDERED**; that;

In the event the loan modification is completed and the pre-petition arrears are capitalized into the loan, secured creditor shall amend the arrearage portion of its proof of claim to zero or withdraw the claim within thirty (30) days of completion of the loan modification;

The Chapter 13 Trustee shall suspend disbursements to secured creditor pending completion of the loan modification and all money that would otherwise be paid to secured creditor, be held until the arrearage portion of the claim is amended to zero or the claim is withdrawn, or the Trustee is notified by the secured creditor that the modification was not consummated;

In the event the modification is not consummated, the secured creditor shall notify the Trustee and debtor's attorney of same. Any money that was held by the Trustee pending completion of the modification shall then be paid to secured creditor;

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In the event the Proof of Claim is amended to zero or withdrawn, the Trustee may disburse the funds being held pursuant to this order to other creditors in accordance with the provisions of the confirmed plan; and

Communication and/or negotiations between debtor and mortgagees/mortgage servicers about loan modification shall not be deemed as violation of the automatic stay; and any such communication or negotiation shall not be used by either party against the other in any subsequent litigation.

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